WHAT IS CLAIMED IS:

1. A method comprising:

accessing expense data for one or more expense types;

computing an initial average expense for one or more of the expense types;

presenting the computed average expenses to a user;

5   receiving a user selection of an item corresponding to an expense type;

entering expense data for the item; and

computing an updated average expense for the expense type associated with the item

based upon the expense data for the item.

10   2. The method of claim 1 further comprising:

providing ratings data; and

associating the ratings data with the expense data.

3. The method of claim 2 wherein presenting comprises presenting based at least

15   in part on the ratings data.

4. The method of claim 1 further comprising:

providing context data; and

associating the context data with the expense data.

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5. The method of claim 4 wherein presenting comprises presenting based at least

in part on the context data.

6. The method of claim 4 wherein context data comprises one or more of special

25   events data, weather data, local data, and a specific expense limit.

7. The method of claim 1 further comprising providing user data and associating

the user data with the expense data.

8.   The method of claim 7 wherein presenting comprises presenting based at least in part on the user data.

9.   The method of claim 7 wherein the user data comprises one or more of a user preference, a user purchase history, and a user reward point total.

10.   The method of claim 1 further comprising providing service data and associating the service data with the expense data.

11.   The method of claim 10 wherein presenting comprises presenting based at least in part on the service data.

12.   The method of claim 10 wherein the service data comprises one or more of an offer, a special offer, and a local standard cost.

13.   The method of claim 1 further comprising reporting the expense data to the user.

14.   The method of claim 13 wherein the reporting comprises exception reporting based upon the expense data.

15.   The method of claim 13 wherein the reporting comprises forecasting based upon the expense data.

16.   The method of claim 1 further comprising:
        calculating a difference between the expense data for the item and the initial average expense for the expense type associated with the item; and
        providing a reward to the user based upon the calculated difference.

17.   The method of claim 1 further comprising:

calculating a difference between the expense data for the item and the initial average expense for the expense type associated with the item;

assigning a number of points corresponding to the difference; and

associating the points with the user.

18.   The method of claim 17 further comprising providing a reward to the user based upon the number of points.

19.   The method of claim 1 further comprising analyzing at least a portion of the expense data to detect fraudulent activities.

20.   The method of claim 19 wherein analyzing the expense data comprises deploying a software agent.

21.   The method of claim 19 wherein analyzing the expense data comprises detecting a pattern in the data.

22.   The method of claim 19 wherein analyzing the expense data comprises detecting an exception in the data.

23.   The method of claim 1 further comprising presenting at least a portion of the expense data to the user.

24.   An apparatus comprising a storage medium having instructions stored thereon, the instructions including:

a first code segment for accessing expense data for one or more expense types;

a second code segment for computing an initial average expense for one or more of the expense types;

a third code segment for presenting the computed average expenses to a user;

a fourth code segment for receiving a user selection of an item corresponding to an expense type;

a fifth code segment for entering expense data for the item;

a sixth code segment for computing an updated average expense for the expense type corresponding to the item based upon the expense data for the item; and

a seventh code segment for analyzing the expense data to determine cost savings.

25.   The apparatus of claim 24 further comprising an eighth code segment for providing ratings data and a ninth code segment for associating the ratings data with the expense data.

26.   The apparatus of claim 25 wherein the second code segment is configured to compute the average based at least in part on the ratings data.

27.   The apparatus of claim 25 wherein the sixth code segment is configured to compute the average based at least in part on the ratings data.

28.   The apparatus of claim 24 further comprising an eighth code segment for providing context data and a code segment for associating the context data with the expense data.

29.   The apparatus of claim 28 wherein the second code segment is configured to compute the average based at least in part on the context data.

30.   The apparatus of claim 28 wherein the sixth code segment is configured to compute the average based at least in part on the context data.

31.   The apparatus of claim 24 further comprising an eighth code segment for providing user data and a ninth code segment for associating the user data with the expense data.

32.   The apparatus of claim 31 wherein the second code segment is configured to compute the averages based at least in part on the user data.

33.   The apparatus of claim 31 wherein the sixth code segment is configured to compute the averages based at least in part on the user data.

34.   The apparatus of claim 24 further comprising an eighth code segment for providing service data and a ninth code segment for associating the service data with the expense data.

35.   The apparatus of claim 34 wherein the second code segment is configured to compute the average based at least in part on the service data.

36.   The apparatus of claim 34 wherein the sixth code segment is configured to compute the average based at least in part on the service data.

37.   The apparatus of claim 24 wherein the seventh code segment for analyzing the expense data comprises:

        an eighth code segment for calculating a difference between the expense data for the item and the initial average expense for the expense type corresponding to the item; and

        a ninth code segment for providing a reward to the user based upon the calculated difference.

38.   The apparatus of claim 24 wherein the seventh code segment for analyzing the expense data comprises:

        an eighth code segment for calculating a difference between the expense data for the item and the initial average expense for the expense type corresponding to the item;

        a ninth code segment for assigning a number of points corresponding to the difference; and

        a tenth code segment for associating the points with the user.

39.   The apparatus of claim 38 further comprising an eleventh code segment for providing a reward to the user based upon the number of points.

40.   An apparatus comprising:

a smart expense application running on a host device, wherein the smart expense application is configured to:

access expense data in a database;

compute initial average expense data based upon the accessed expenses data;

present the initial average expense data to a client device configured to communicate with the smart expense application;

display the initial average expense data to a user;

receive a user selection to order an item comprising an expense;

receive expense data for the item; and

compute an updated average expense upon the expense data for the item.

41.   The apparatus of claim 40 wherein the smart expense application is further configured to access user data and present the initial average expense data based upon the user data.

42.   The apparatus of claim 40 wherein the smart expense application is further configured to access service data and present the initial average expense data based upon the service data.

43.   The apparatus of claim 40 wherein the smart expense application is further configured to access context data and present the initial average expense data based upon the context data.

44.   The apparatus of claim 40 wherein the smart expense application is further configured to calculate a difference between the expense data for the item and the initial average expense for the expense type corresponding to the item and assign a number of points corresponding to the difference.

45.   The apparatus of claim 44 wherein the smart expense application is further configured to provide a reward to the user based upon the number of points.

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